

April Douglas & John Myrick v. MMG Insurance Company

Held April 25, 2018 – Docket No. INS-18-2018

Decision Issued: May 8, 2018

A named insured requested a hearing to contest the company's nonrenewal of a homeowners policy that was based upon the other named insured's criminal convictions. The company demonstrated that the cited convictions included elements increasing a hazard insured against.

Held: For the insurer. The Maine Property Insurance Cancellation Control Act at 24-A M.R.S.A. § 3049(2) allows cancellation for the named insured's conviction of a crime having as one of its necessary elements an act increasing any hazard insured against. The company established that the cited convictions increased both property and liability hazards that are insured by the policy.